

Louisiana Property and Casualty
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Aggressive Driving

Apparently aggressive driving was born shortly after the automobile appeared on the scene. There are newspaper articles dating from as early as 1915 describing aggressive driving behavior.

Almost ten years ago, the National Highway Traffic Safety Administration (NHTSA) estimated that about one-third of traffic crashes and about two-thirds of the resulting fatalities can be attributed to driving behavior commonly associated with aggressive driving. Today, this problem is exacerbated by crowded roads and busier people. In the past ten years, the number of vehicle miles driven each year has risen 35 percent.

Aggressive driving behavior, according to NHTSA, includes improper lane changing, improper passing, red light running and speeding. The New York State Police define an aggressive driver as one who: **Operates a motor vehicle in a selfish, bold or pushy manner without regards for the rights or safety of the other users of the streets and highways.** Almost every driver in the country has experienced the “tailgating, honking, yelling, flashing headlights, weaving in and out of traffic” driver on the highway. When bumping or ramming another vehicle occurs or physical assaults on a driver, this has escalated into “road rage,” a more serious and violent offense.

States need to determine whether it is necessary to pass an “aggressive driving” statute. This type of driving behavior is normally charged under the reckless driving statute. However, if the existing laws do not appropriately punish the serious violators, some changes should be made for the multiple violators of traffic laws.

In 1998, nine states introduced a total of 26 aggressive driving bills, of which only 2 were enacted in Arizona and Virginia. In 1999, seventeen states introduced a total of 36 bills, 2 of which were enacted in Delaware and Nevada. In 2000, seventeen states introduced 33 bills, 2 of which were enacted in Rhode Island and Utah.

How big is the problem? In 2001 in Colorado, there were a total of 95,594 citations issued to drivers with these aggressive driving behaviors, and Colorado legislators considered and rejected several bills that year pertaining to aggressive driving. This year there is legislation pending in Florida, Illinois, Indiana, Maryland, New York, Ohio, Pennsylvania, Rhode Island, Tennessee and Texas.

It is essential to raise public awareness of the dangers of aggressive driving conduct and to challenge all drivers to critique their own driving behavior. Many actions could be eliminated by simply practicing common courtesy.

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- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

Hurricane Preparedness Week May 15-21, 2005

“Prepare for Hurricane Season”

Those words are quite familiar to this part of the country. The 2005 hurricane season approaches on June 1st and continues until November 30th. The New Orleans Regional Planning Commission has scheduled a Hurricane Preparedness Summit for the metro area on May 19th, with the focus on protection and evacuation plans. Check for a meeting in your area.

Dr. William Gray, a world-renowned meteorologist, and his forecast team at Colorado State University have indicated that the 2005 Atlantic hurricane season will be an active one. The forecast team anticipate 13 named storms, of which seven are expected to develop into hurricanes, and three are predicted to evolve into major hurricanes with sustained winds of 111 mph or greater. There is a 41 percent probability that a major hurricane will hit the Gulf Coast stated Dr. Gray. According to the National Hurricane Center, the vast majority of the tropical storms and hurricanes this year will form during August-October, which is normal activity for our region of the Gulf.

In the last 10 years there have been 137 named storms, 77 hurricanes and 38 major hurricanes in the Atlantic basin. The storm seasons from 1995-2004 have been the most active 10 consecutive hurricane years on record, and the 2005 season will follow this trend. The forecasters believe the United States is in a new, multi-decadal era for increased storm activity.

In a recent poll by the National Hurricane Survival Initiative, it was reported that 47 percent of East coast and Gulf coast residents do not have a hurricane disaster plan. Of those surveyed, 56 percent said they felt “not too” or “not at all” vulnerable, and 25 percent said they would do nothing to prepare for a storm, even after a watch or warning was issued. This information seems almost impossible to understand after the five hurricanes that struck the United States last year. The poll also found that one in four residents believed they could evacuate flood-prone areas 30 minutes to an hour before a hurricane made landfall.

Even with the threat of another severe hurricane season, many homeowners are still inadequately insured. It has been reported that only about 25 percent of homes in the flood plains purchase federal flood insurance.

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Most hurricanes and tropical storms cause widespread flooding, and that damage is not covered under standard homeowners insurance policies. A responsible homeowner reads and understands their insurance policy, protecting their home with the proper insurance. Consumers need to check and review their insurance coverage before a disaster hits.

The intense 2004 hurricane season is still being dealt with in Florida almost a year later. As reported on May 3rd by the “Insurance Journal”, 186 insurers still have 57,830 claims open from one of the most destructive storm seasons on record for the United States. Florida legislators are about to pass a “sales tax holiday” so consumers can buy hurricane-related supplies without paying the 6 percent state tax on those goods during a specified period. This would give Florida residents an incentive to prepare for the hurricane season. It has been noted that approximately 1,000 people move to Florida per day who have absolutely no experience with a hurricane or the storm’s aftermath of destruction.

Regardless of seasonal predictions, residents and government agencies of coastal or near-coastal areas should always maintain hurricane preparedness. By knowing the risks and what actions to take, everyone can help reduce the effects of a hurricane disaster.

Announcements

“Click It or Ticket” Campaign

The Louisiana State Police will participate in the federal “Click It or Ticket” campaign of seat belt enforcement from May 21st through June 5th. Heavy enforcement of seat belt laws will begin in the state on May 21st, especially targeting pick-up truck drivers. Pick-up truck drivers had the highest non-compliance rate of 68 percent by vehicle type in 2004 in the state. By wearing a seat belt, the chance of dying in a traffic crash is reduced by 80 percent.

Are your children properly buckled in the car?

Louisiana law states a child must ride in a booster seat until he or she is at least age 6 or weighs 60 pounds. National Buckle Up America Week is May 24 - 31, and is a great time for everyone to make a habit of buckling up during every car ride. To help families learn more about booster seats and better equip them with the appropriate gear, a booster seat giveaway will take place on Saturday, May 28th, from 9 am to 3 pm at the Tanger Outlet Mall in Gonzales, LA. The event is open to the public. For more information, please call Louisiana SAFE KIDS at 504/568-2508.

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